

**The IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Yuan, Frank S.	)	Group Art Unit: 3692
	)	
Serial No.: 09/918,334	)	Examiner: Graham, Clement B.
	)	
Filed: July 30, 2001	)	
	)	
For: INNOVATIVE FINANCING METHOD	)	
AND SYSTEM THEREFOR	)	
	)	

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**RESPONSE TO OFFICE ACTION**

COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is a response to the Office Action dated March 07, 2008 which was issued in connection with the above-identified patent application. No claim amendments are requested at this time, and in view of this no claim listing is provided in the present communication.

Remarks begin on page 2 of this communication.